

Robin Haley Gustin et al.

AUTOMATED BANKING SYSTEM FOR

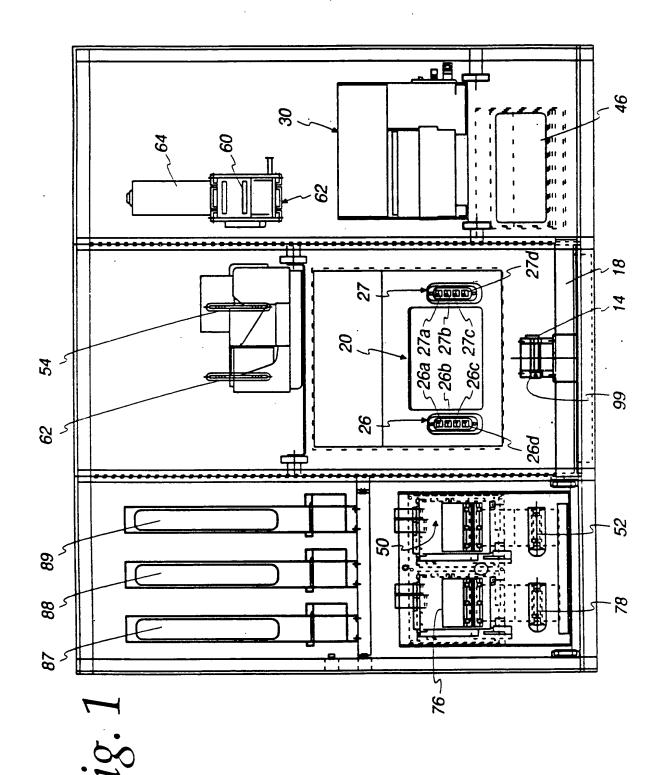
DISPENSING MONEY ORDERS, WIRE TRANSFER

AND BILL PAYMENT

USSN 10/699,978 Filed: 11/3/03

James J. Hamill Docket No. 79739/6339

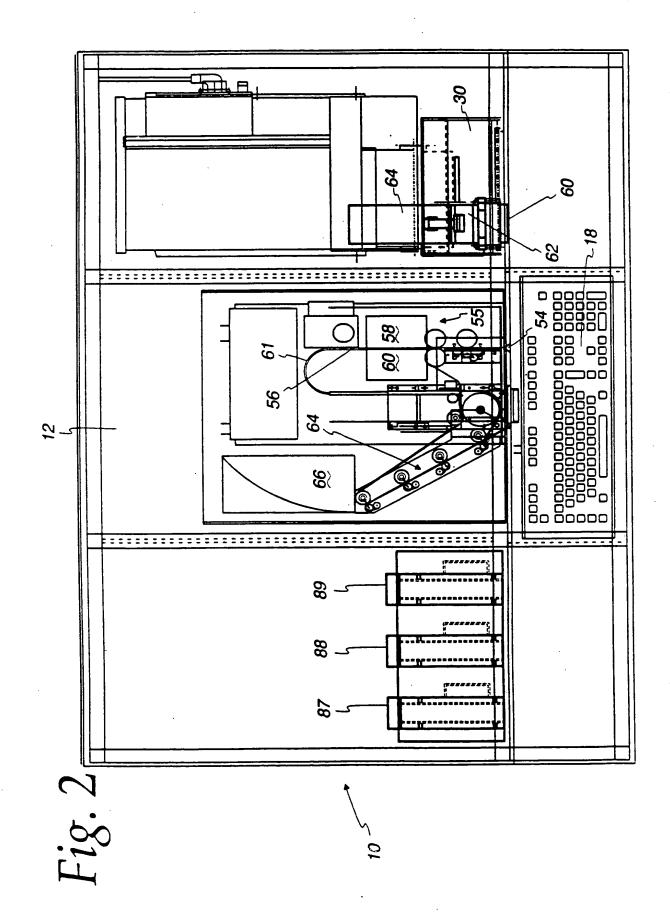
Page 1 of 61 (312) 577-7000



AND BILL PAYMENT USSN 10/699,978 F Filed: 11/3/03 James J. Hamill Docket No. 79739/6339

Page 2 of 61

(312) 577-7000



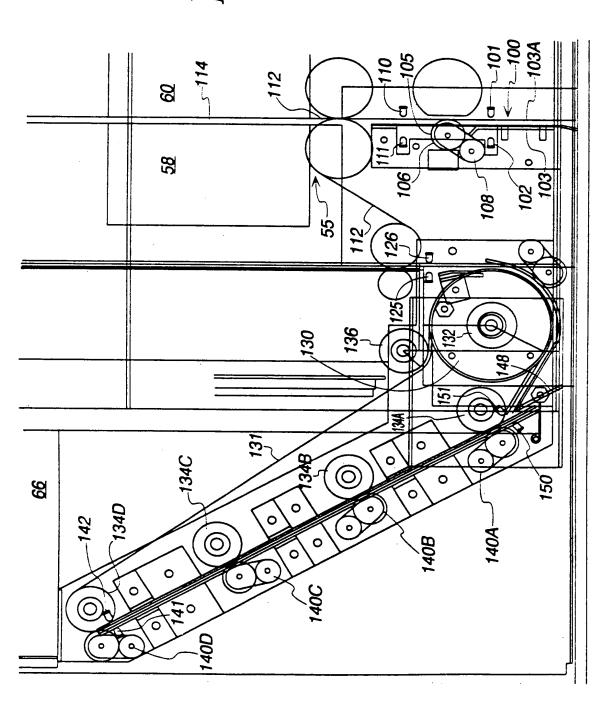
### AND BILL PAYMENT

USSN 10/699,978 Filed: 11/3/03

James J. Hamill Docket No. 79739/6339

Page 3 of 61 (312) 577-7000

Fig. 2a



AND BILL PAYMENT

USSN 10/699,978 Filed: 11/3/03

James J. Hamill Docket No. 79739/6339

Page 4 of 61 (312) 577-7000

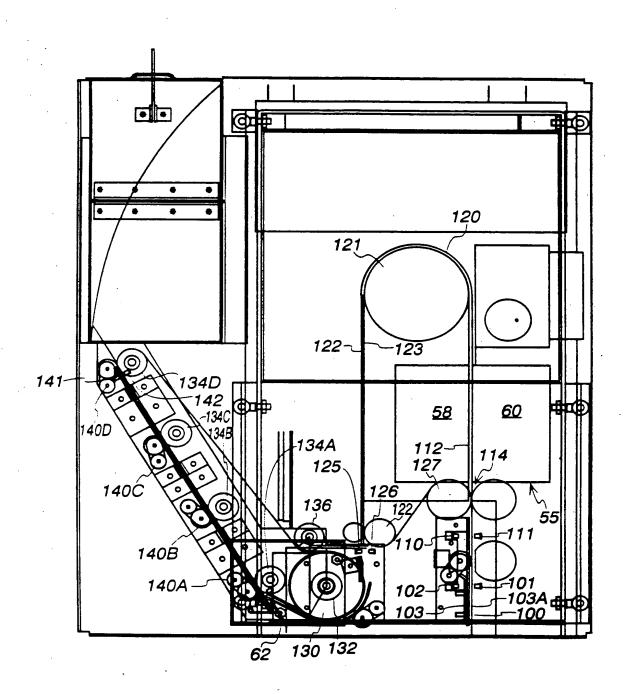
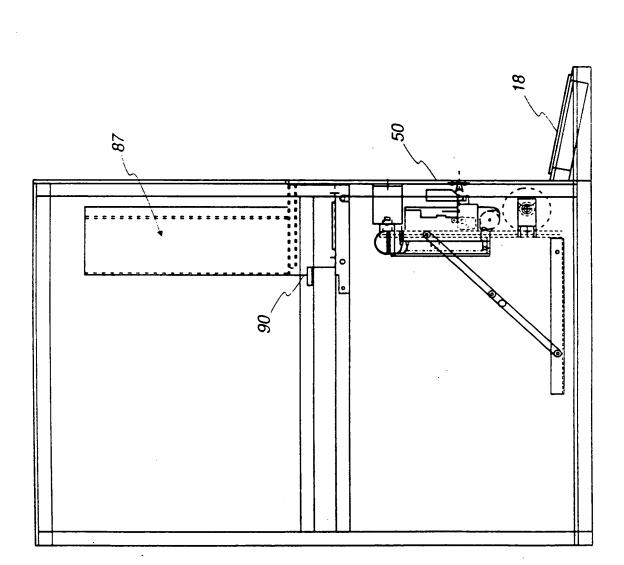


Fig. 2b

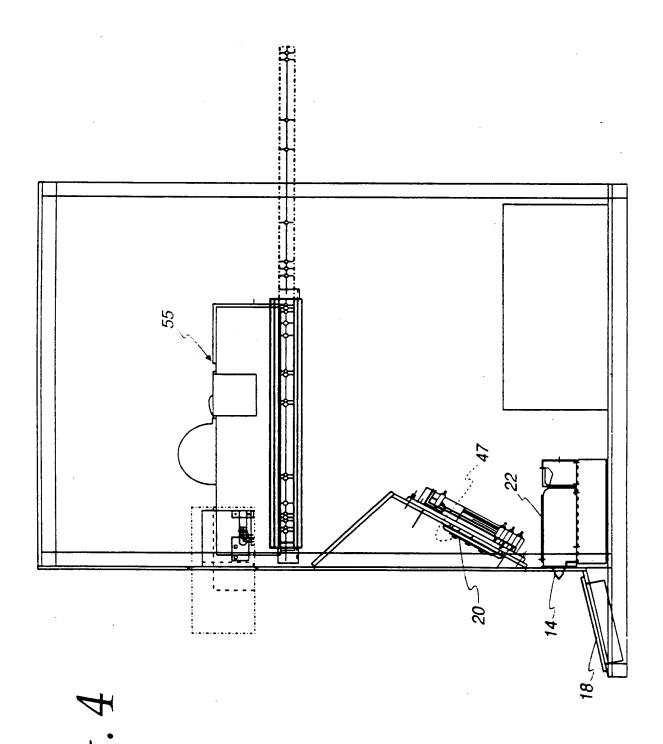
Robin Haley Gustin et al.

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DISPENSING MONEY ORDERS, WIRE TRANSFER
AND BILL PAYMENT
USSN 10/699,978 Filed: 11/3/03
James J. Hamill Docket No. 79739/6339
Page 5 of 61 (312) 577-7000



Robin Haley Gustin et al. AUTOMATED BANKING SYSTEM FOR DISPENSING MONEY ORDERS, WIRE TRANSFER
AND BILL PAYMENT
USSN 10/699,978 Filed: 11/3/03
James J. Hamill Docket No. 79739/6339
Page 6 of 61 (312) 577-7000



Robin Haley Gustin et al.

AUTOMATED BANKING SYSTEM FOR

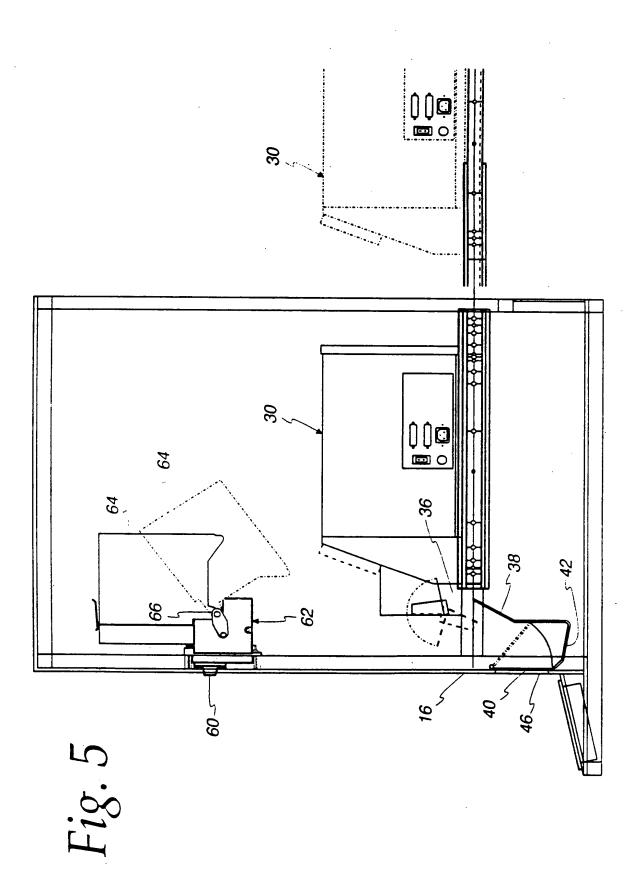
DISPENSING MONEY ORDERS, WIRE TRANSFER

AND BILL PAYMENT

USSN 10/699,978 Filed: 11/3/03

James J. Hamill Docket No. 79739/6339

Page 7 of 61 (312) 577-7000



Robin Haley Gustin et al.

AUTOMATED BANKING SYSTEM FOR

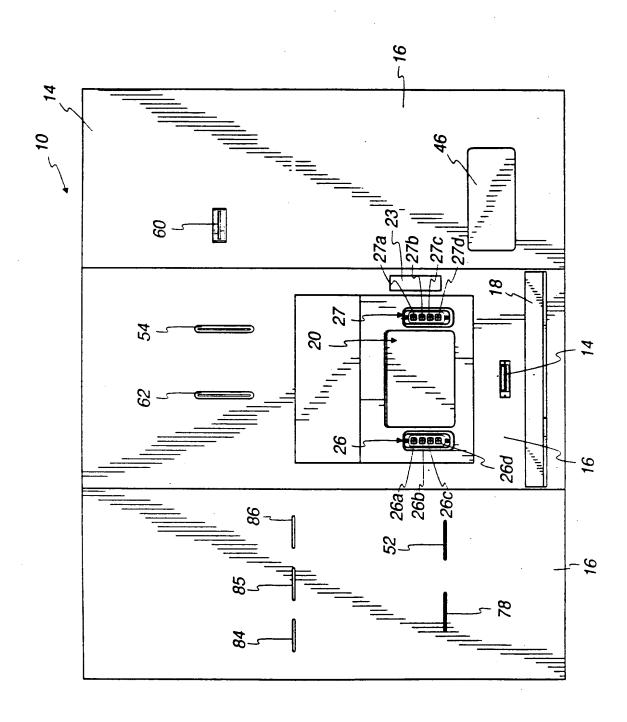
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AND BILL PAYMENT

USSN 10/699,978 Filed: 11/3/03

James J. Hamill Docket No. 79739/6339

Page 8 of 61 (312) 577-7000



Robin Haley Gustin et al.

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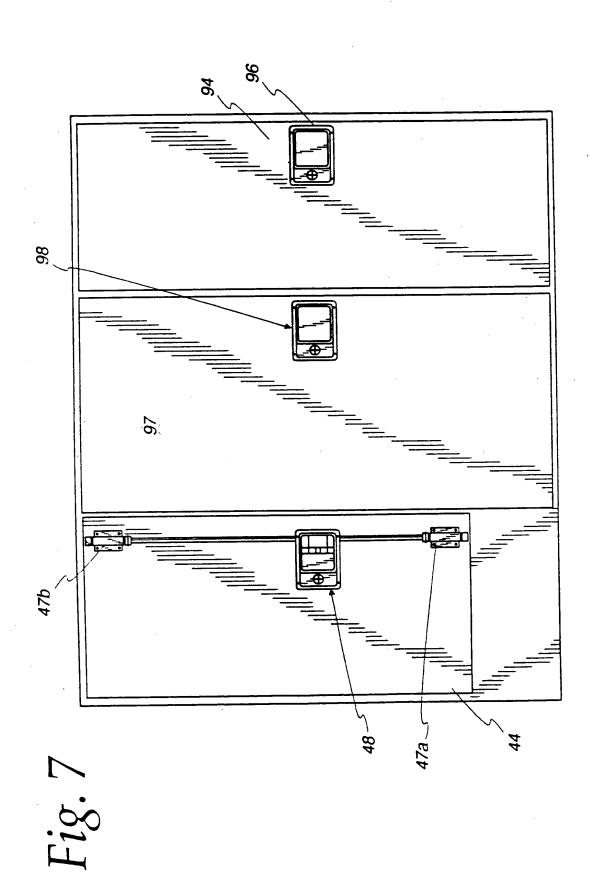
DISPENSING MONEY ORDERS, WIRE TRANSFER

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USSN 10/699,978 Filed: 11/3/03

James J. Hamill Docket No. 79739/6339

Page 9 of 61 (312) 577-7000



DISPENSING MONEY ORDERS, WIRE TRANSFER AND BILL PAYMENT USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 10 of 61 (312) 577-7000 300 INSERT CARD AND VERIFY SCREEN 302 IS CARD FIG. 8 YES IN CARD READER 304 NO INSERT CARD CANCEL THROUGH CARD SLOT 306 -CARD READER TAKES CARD IN READS DATA 308 CANCEL **ENTER PASSWORD** DISPLAY "INCORRECT PASSWORD MESSAGE 310-314 NO VERIFY 312 YES PASSWORD WITH NO ENTERED BANKING MORE THAN CORREC' NETWORK 330 YES RETAIN CARD BY EJECTING FROM REAR INTO RETAINED CARDS BIN 320 332 DISPLAY NO OTHER YES RETAINED CARD TRARSACTION MESSAGE 324 IS CARD IN CARD READER NO 316 322 PROCEED SERVICE 328 WITH YES OPTIONS TRANSACTION SCREEN EJECT CARD TO WELCOME SCREEN BACK TO CUSTOMER 326

Robin Haley Gustin et al.

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	Please insert your card	
Cance!		
<u> </u>	FIG. 8	Α
	FIG. 8	B
	Please enter your password	

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USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 12 of 61 (312) 577-7000

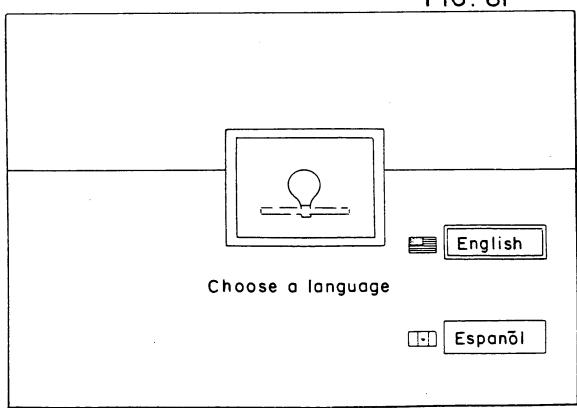
·	Please enter your password
	***
Cancel	
	FIG. 8C
	FIG. 8D
	Incorrect Pass Word Please try again
Cancel	

AND BILL PAYMENT USSN 10/699,978 Fi Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 13 of 61 (312) 577-7000

Incorrect Pass Word Your Card is being Retained Contact Your Financial Institution For Details

FIG. 8E

FIG. 8F



## AND BILL PAYMENT

USSN 10/699,978 Filed: 11/3/03

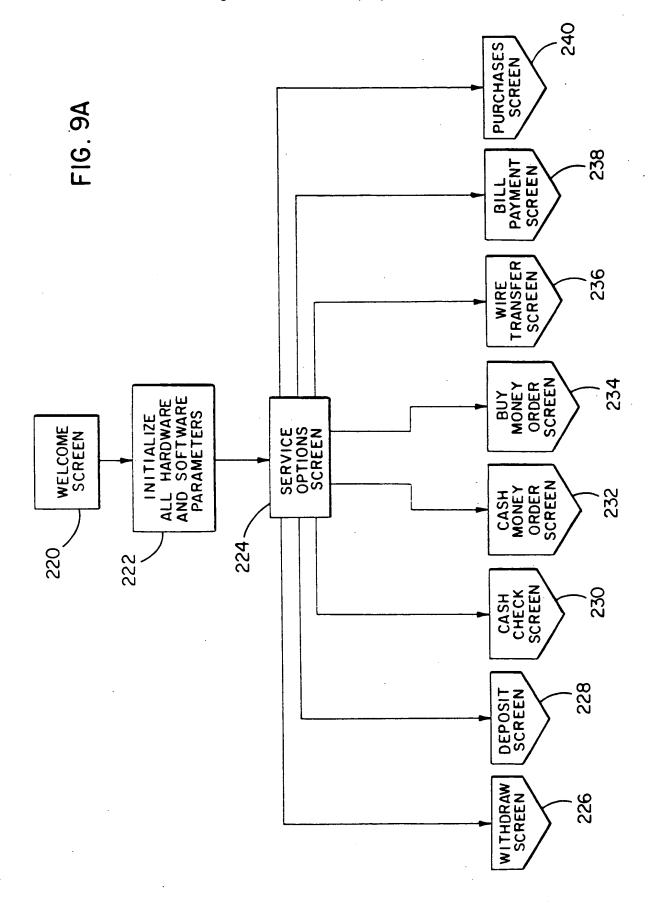
James J. Hamill Docket No. 79739/6339

Page 14 of 61 (312) 577-7000

Please choose from the following Options				
I- Withdraw	Buy Money Order -5			
2- Deposit	Wire-Transfer -6			
3- Cash Check	Bill Payments -7			
4- Cash Money Order	Buy Lottery Tickets, -8 Stamps & Phone Cards			

FIG. 9

USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 15 of 61 (312) 577-7000



USSN 10/699,978

Filed: 11/3/03 James J. Hamill Docket No. 79739/6339

Page 16 of 61

(312) 577-7000

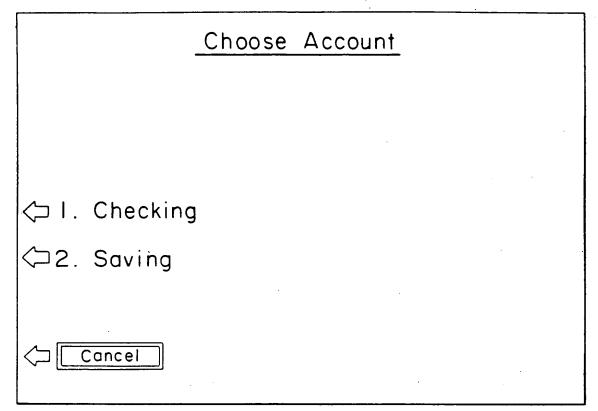
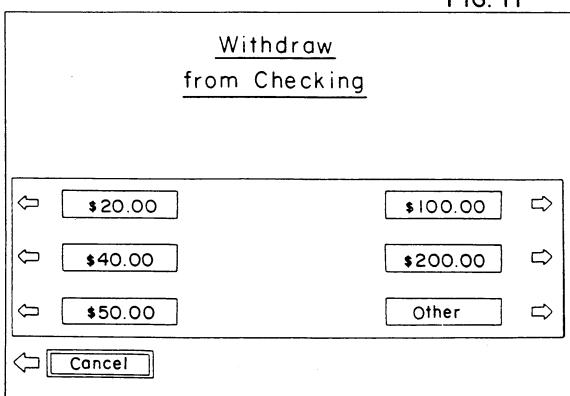
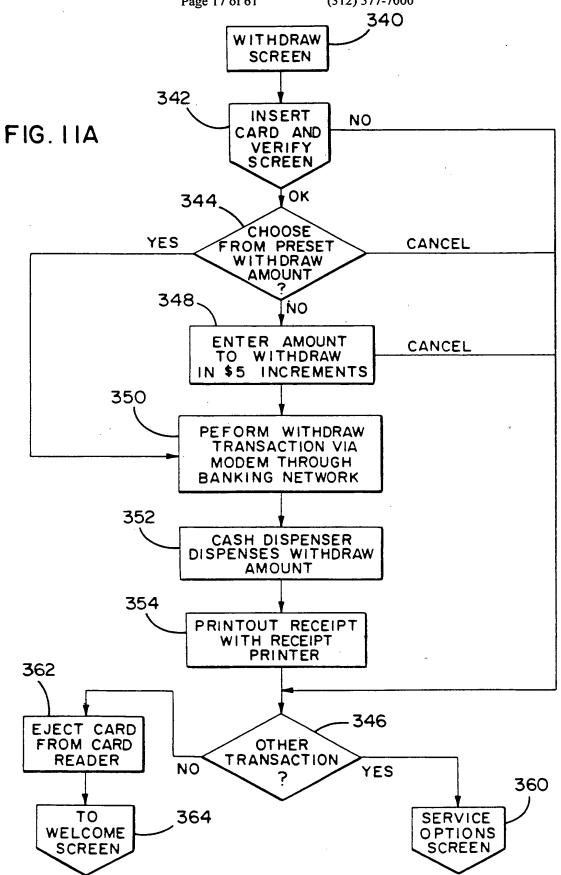


FIG. 10

FIG. 11



USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 17 of 61 (312) 577-7000



USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 18 of 61 (312) 577-7000

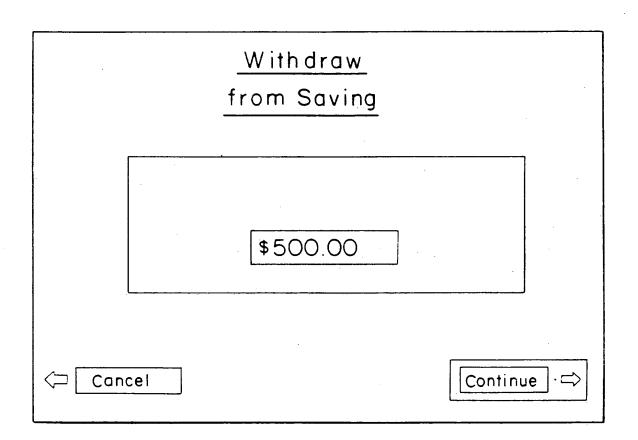
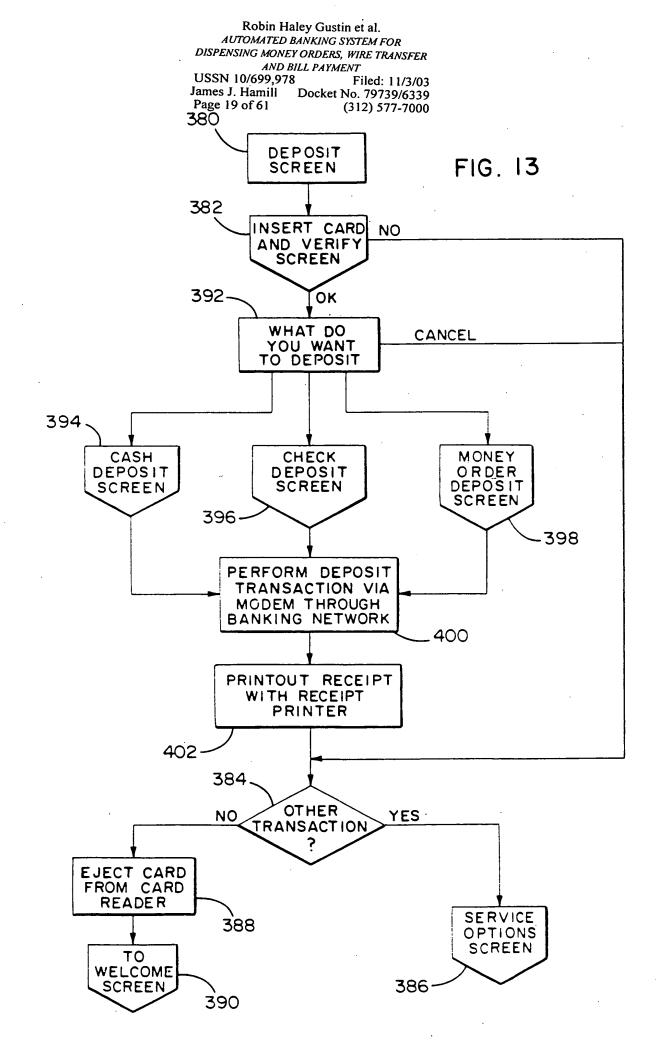


FIG. 12

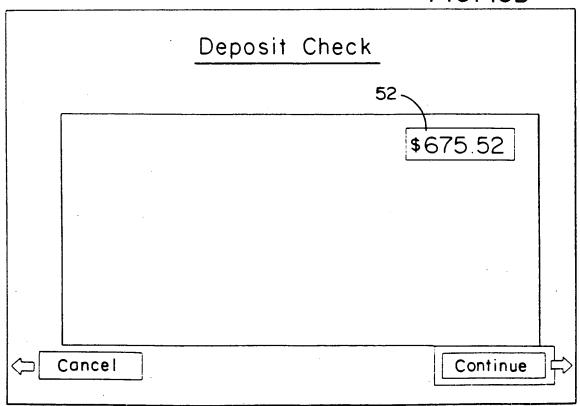


AND BILL PAYMENT
USSN 10/699,978 Filed: 11/3/03
James J. Hamill Docket No. 79739/6339
Page 20 of 61 (312) 577-7000

Deposit into Checking
What would you like to deposit
↓ I. Cash
□ 2. Check
⇒ 3. Money Order
Cancel

FIG. 13A

FIG. 13B



#### Robin Haley Gustin et al. AUTOMATED BANKING SYSTEM FOR DISPENSING MONEY ORDERS, WIRE TRANSFER ### AND BILL PAYMENT USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339

Page 21 of 61

(312) 577-7000

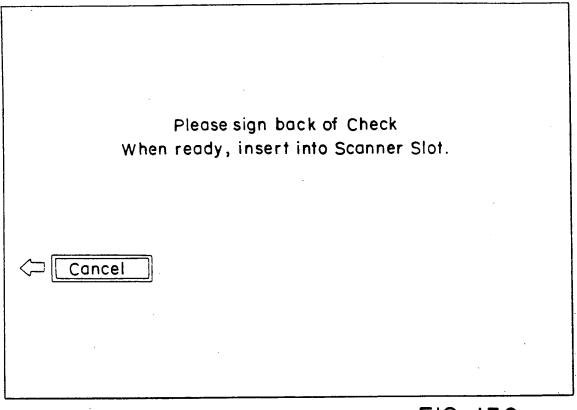
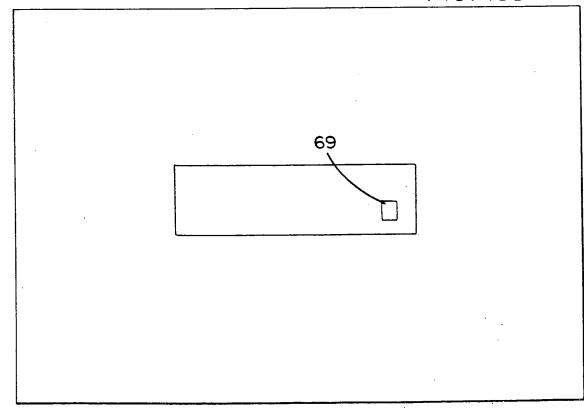


FIG. 13C

FIG. 13D



USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 22 of 61 (312) 577-7000

\$674.52 Will be deposited into your account. Please take your receipt Thank you... FIG. 13E FIG. 13F Deposit into Saving What would you like to deposit □ 1 Cash ← 2. Check Cancel

AND BILL PAYMENT
USSN 10/699,978 Filed: 11/3/03
James J. Hamill Docket No. 79739/6339
Page 23 of 61 (312) 577-7000

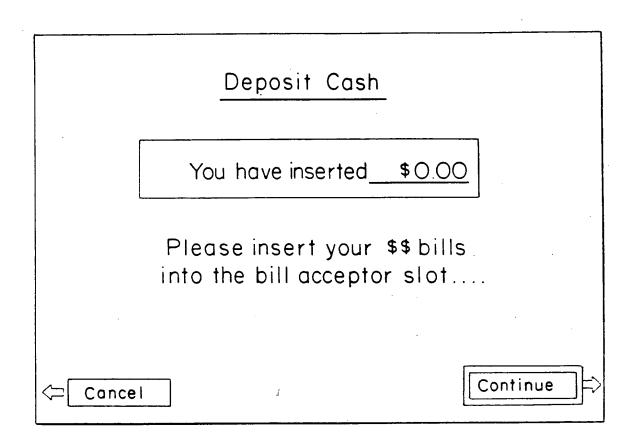


FIG. 13G

USSN 10/699,978 James J. Hamill Docket No. 79739/6339 Page 24 of 61 (312) 577-7000

Filed: 11/3/03

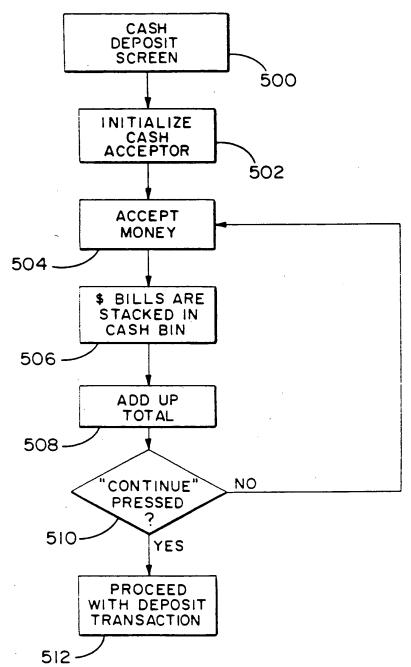


FIG. 13H

USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 25 of 61 (312) 577-7000

#### Deposit Cash

You have inserted

\$ 20.00

Please insert your \$\$bills into the bill acceptor slot....

⟨□ Cancel

Continue

FIG. 13I

FIG. 13J

#### Deposit Cash

You have inserted

\$65.00

Please insert your \$\$ bills into the bill acceptor slot ....

<□ | Cancel

Continue

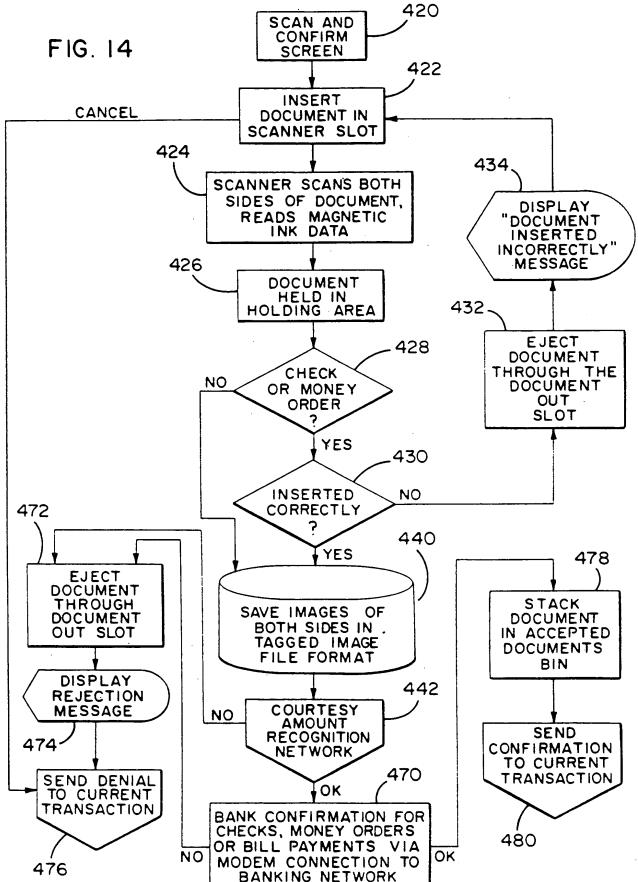
USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 26 of 61 (312) 577-7000

\$ 65.00 Will be deposited into your account.

Please take your receipt Thank you....

FIG. 13K

Robin Haley Gustin et al. AUTOMATED BANKING SYSTEM FOR DISPENSING MONEY ORDERS, WIRE TRANSFER AND BILL PAYMENT USSN 10/699.978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 (312) 577-7000 Page 27 of 61 420 SCAN AND CONFIRM SCREEN 422 INSERT DOCUMENT IN SCANNER SLOT 434 SCANNER SCANS BOTH SIDES OF DOCUMENT, DISPLAY READS MAGNETIC "DOCUMENT INK DATA INSERTED INCORRECTLY" MESSAGE DOCUMENT HELD IN 432 -HOLDING AREA **EJECT** 428 DOCUMENT THROUGH THE CHECK NO DOCUMENT OR MONEY OUT ORDER SLOT YES 430 INSERTED NO CORRECTLY 440 YES 478 STACK SAVE IMAGES OF DOCUMENT BOTH SIDES IN . IN ACCEPTED TAGGED IMAGE **DOCUMENTS** FILE FORMAT



AND BILL PAYMENT

USSN 10/699,978 Filed: 11/3/03

James J. Hamill Docket No. 79739/6339

Page 28 of 61 (312) 577-7000

	<del></del>
Would you like to make another transaction?	Yes \
	FIG 15A
	FIG. I5B
	•
Would you like to make another transaction?	Yes

USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 29 of 61 (312) 577-7000

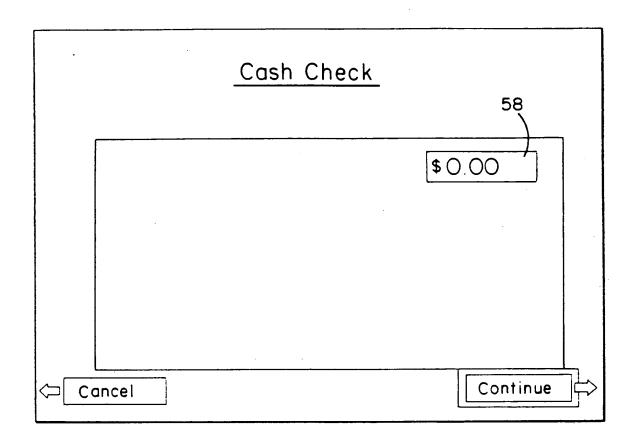


FIG. 16

AUTOMATED BANKING SYSTEM FOR DISPENSING MONEY ORDERS, WIRE TRANSFER AND BILL PAYMENT Filed: 11/3/03 USSN 10/699,978 James J. Hamill Docket No. 79739/6339 (312) 577-7000 Page 30 of 61 520 CASH CHECK SCREEN 522 INSERT CARD NO AND VERIFY FIG. 16A **SCREEN** 526 OK CANCEL ENTER AMOUNT OF CHECK 528 SCAN AND NO CONFIRM SCREEN 530 OK ENTER AMOUNT CANCEL TO RECEIVE IN CASH 532 PERFORM TRANSACTION VIA MODEM THROUGH BANKING NETWORK 534 CASH DISPENSER DISPENSES CASH AMOUNT 528 536 PRINTOUT RECEIPT EJECT CARD WITH RECEIPT FROM CARD PRINTER READER 526 -TO 524 WELCOME SCREEN OTHER SERVICE OPTIONS TRANSACTION NO SCREEN 530

Robin Haley Gustin et al.

USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 31 of 61 (312) 577-7000

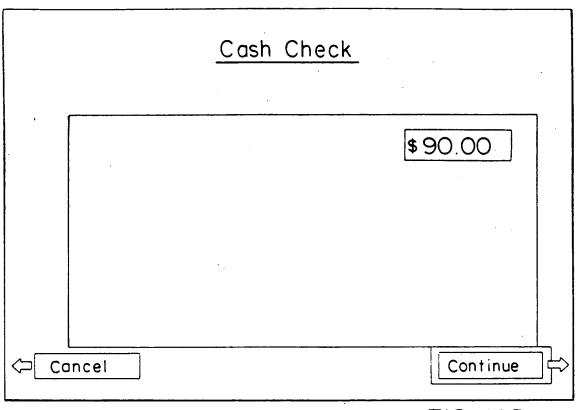
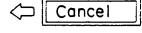


FIG. 16B

FIG. 16C

Please sign back of Check When ready, insert into Scanner Slot.



AND BILL PAYMENT

USSN 10/699,978 Filed: 11/3/03

James J. Hamill Docket No. 79739/6339

Page 32 of 61 (312) 577-7000

			·
	Backwards! Please Re-Insert		
← Cancel			
		FIG. 16D	

FIG. 16DD

Please re-enter the Amount

OK

USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 33 of 61 (312) 577-7000

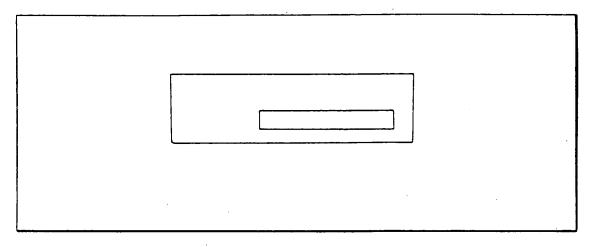
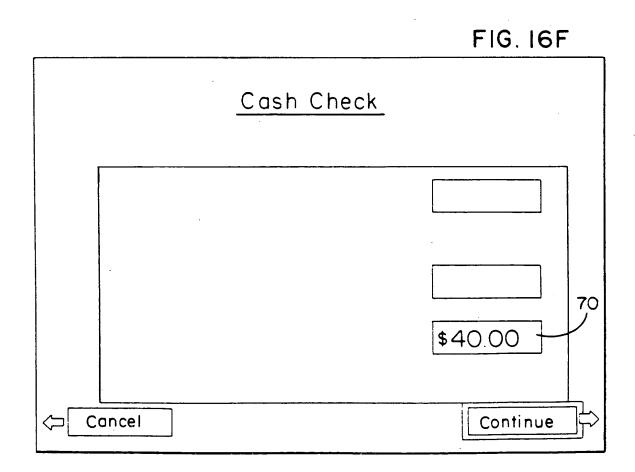


FIG. 16E



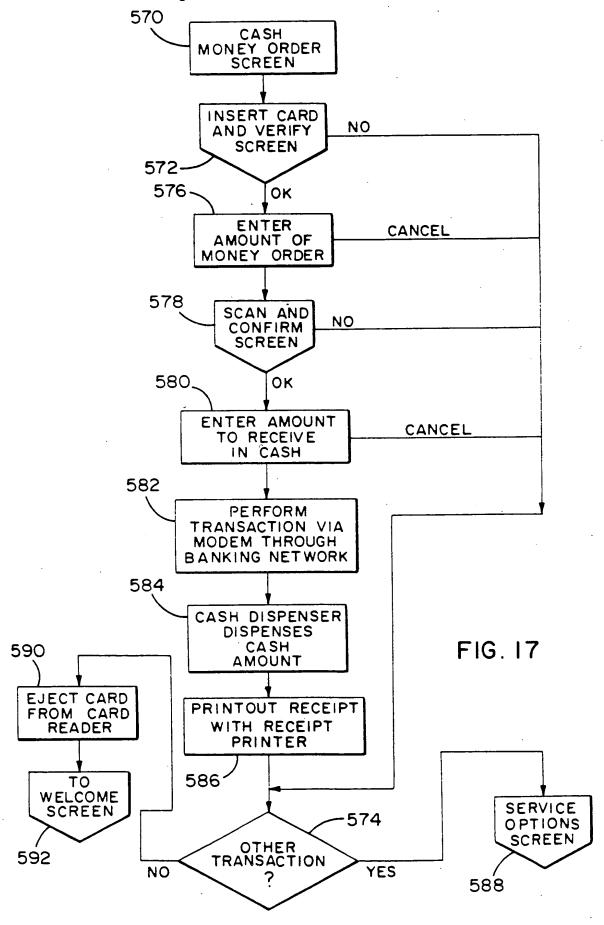
USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 34 of 61 (312) 577-7000

(312) 577-7000 Receive \$40.00 49.00 Will be deposited into your account. Please take your receipt Thank you.... FIG. 16G FIG. 16H Cash Check Enter Amount of Check \$0.00 Service Charge \$1.00

Cancel

Continue

USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 35 of 61 (312) 577-7000



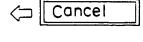
USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 36 of 61 (312) 577-7000

	Cash A Money Order	
		71
		\$100.00
Cancel		Continue

FIG. 17A

FIG. 17B

Please sign back of Money Order When ready, insert into Scanner Slot



Robin Haley Gustin et al.

AUTOMATED BANKING SYSTEM FOR

DISPENSING MONEY ORDERS, WIRE TRANSFER

AND BILL PAYMENT

USSN 10/699,978 Filed: 11/3/03

James J. Hamill Docket No. 79739/6339

Page 37 of 61 (312) 577-7000

Sorry,

We Cannot Process This Money Order Please Check With Your Financial Institution

FIG. 17C

Page 38 of 61

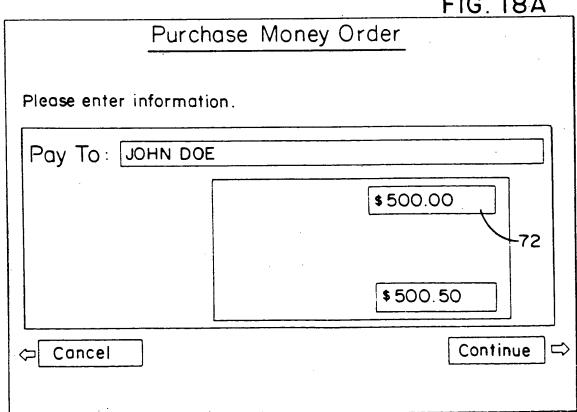
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	Purchase Money Order
Please enter	information.
Pay To: J	OHN

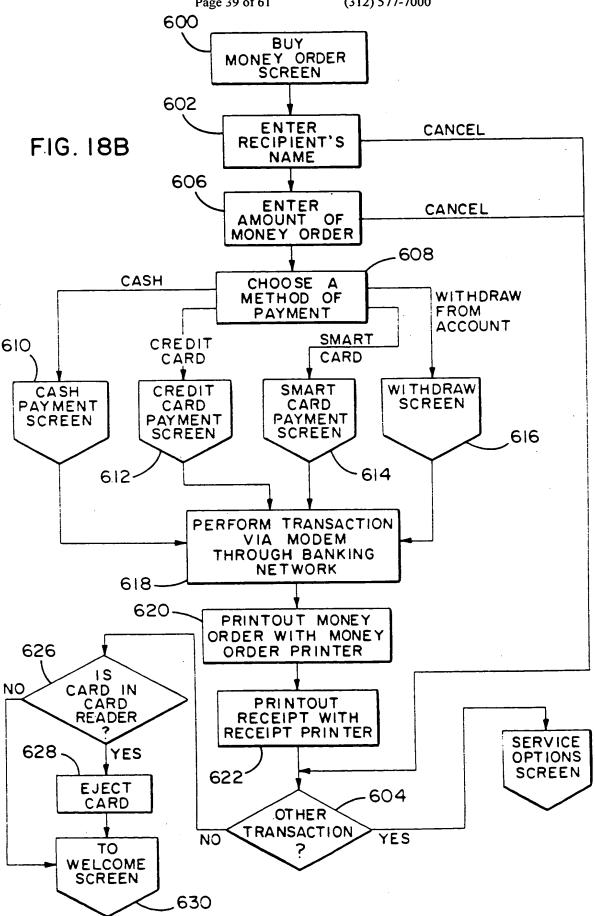
← Cancel

FIG. 18

FIG. 18A



USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 39 of 61 (312) 577-7000



USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 40 of 61 (312) 577-7000

	\$ 500.50			
Please Select a Method of Payment:				
<□ 1. Cash	Smart Card .4 ➪			
	Back to Money Order .9 ➪			
<□ 3. Withdraw from my Account				

FIG. 18C

FIG. 18D

\$500.50 is withdrawn from your account

Your Money Order is being Printed Please take your receipt Thank you....

# Robin Haley Gustin et al. AUTOMATED BANKING SYSTEM FOR DISPENSING MONEY ORDERS, WIRE TRANSFER USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 41 of 61 (312) 577-7000

Γ				
Wire Money				
Please enter information, when done press'Enter'				
To: JOHN DOE				
Bank's Name				
FED Routing Code (ABA#)				
ACCOUNT NUMBER				
Cancel				
FIG. 19				
FIG. 19A				
Wire Money				
Please enter information, when done press'Enter'				
To: JOHN DOE				
Bank's Name FIRST AMERICAN				
FED Routing Code (ABA#)				
ACCOUNT NUMBER				

Cancel

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Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 42 of 61 (312) 577-7000

	Wire Money
1	Please enter information, when done press Enter
	To: JOHN DOE
	Bank's Name FIRST AMERICAN
	FED Routing Code (ABA#) 7896654
	ACCOUNT NUMBER
\ 	Cancel .Cancel
<u></u>	FIG. 19B

FIG. 19C

## Wire Money

Please	enter	information,	when done	press	'Enter'	

TO: JOHN DOE		
Bank's Name FIRST AMERICAN		
FED Routing Code (ABA#)	7896654	
ACCOUNT NUMBER	987-87654	

Robin Haley Gustin et al.

AUTOMATED BANKING SYSTEM FOR

DISPENSING MONEY ORDERS, WIRE TRANSFER

AND BILL PAYMENT

USSN 10/699,978 Filed: 11/3/03

James J. Hamill Docket No. 79739/6339

Page 43 of 61 (312) 577-7000

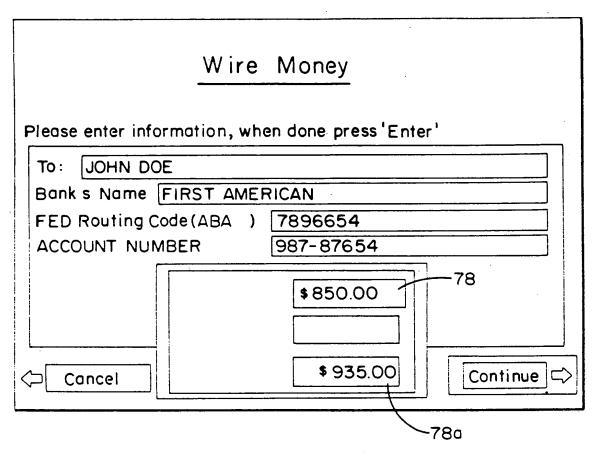
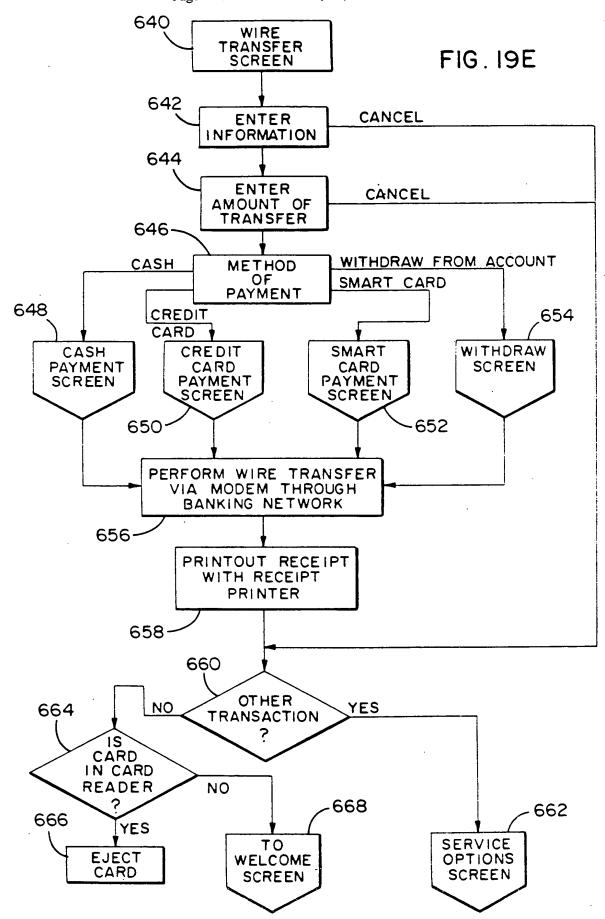


FIG. 19D

USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 44 of 61 (312) 577-7000



USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 45 of 61 (312) 577-7000

FIG. 19F

USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 46 of 61 (312) 577-7000

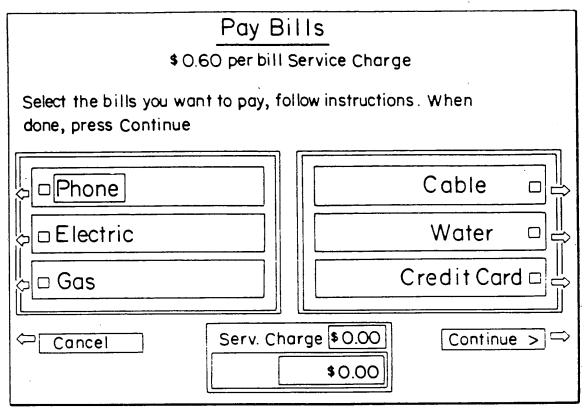
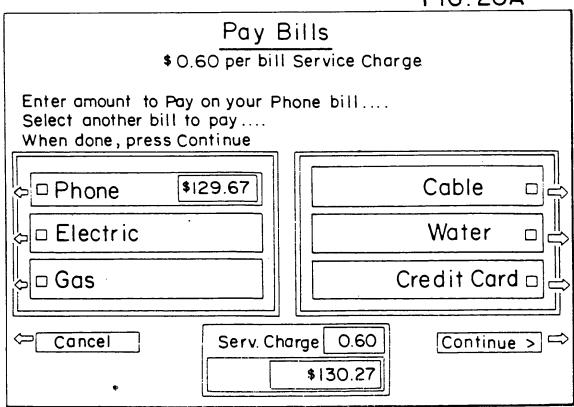


FIG. 20

FIG. 20A

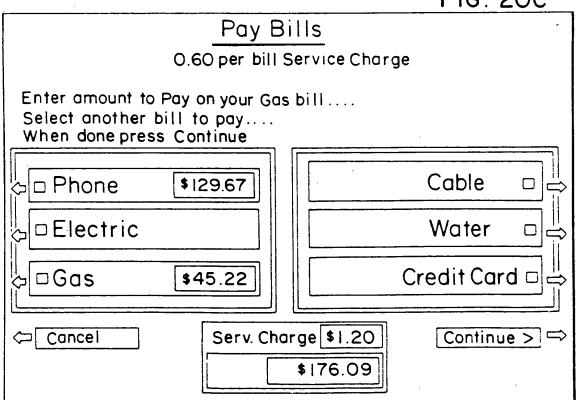


USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 47 of 61 (312) 577-7000

Please insert Phone bill into Scanner Slot

FIG. 20B

FIG. 200

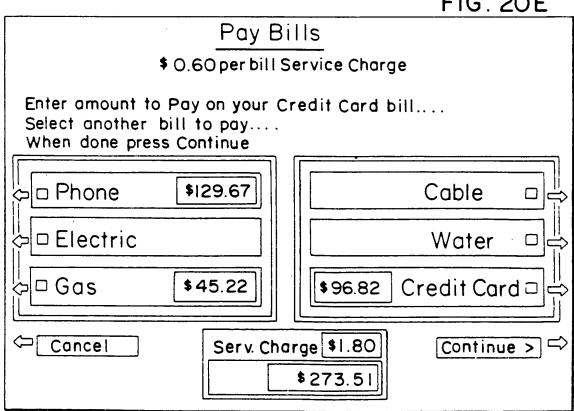


USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 48 of 61 (312) 577-7000

Please insert Gas bill into Scanner Slot Cancel

FIG. 20D

FIG. 20E



USSN 10/699,978 Page 49 of 61

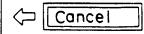
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\$273.51 Please Select a Method of Payment: □1. Cash Smart Card .4 ⇒ □ 2. Credit Card Back to Bill Payment .9 ⇒ <3.Withdraw from my Account Cancel

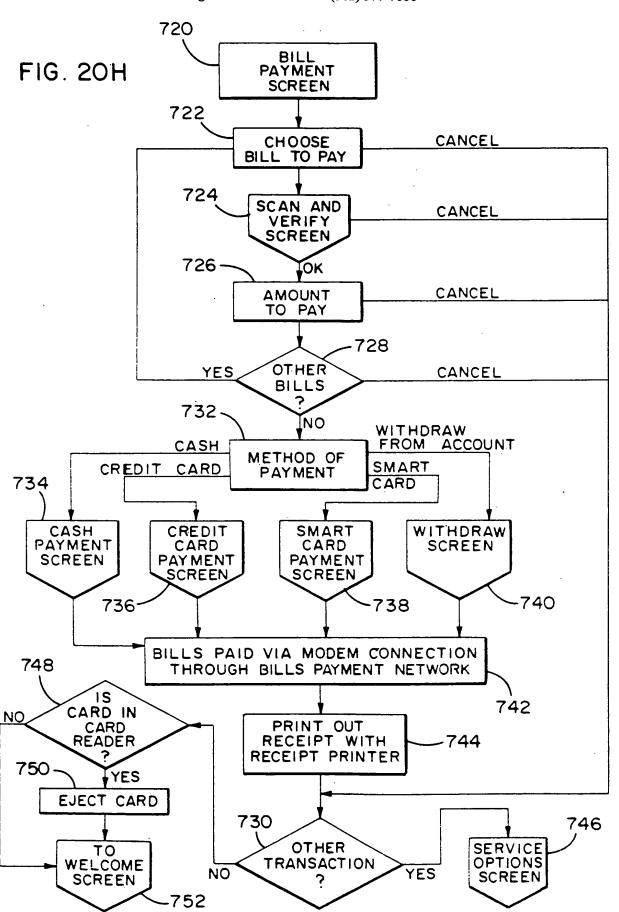
FIG. 20F

FIG. 20G

Please insert Credit Card bill into Scanner Slot



USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 50 of 61 (312) 577-7000



## Robin Haley Gustin et al. AUTOMATED BANKING SYSTEM FOR DISPENSING MONEY ORDERS, WIRE TRANSFER AND BILL PAYMENT USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 51 of 61 (312) 577-7000

\$273.51 is withdrawn from your account				
Please take:	s are Paid your receipt you			
	FIG. 20 I			
	FIG. 20J			
□Phone	Cable 🗆			
□Electric	Water 🗆			
□ Gas	Credit Card 🗆			
Cancel Serv. Char	ge \$ 0.00 Continue >			

Robin Haley Gustin et al.

AUTOMATED BANKING SYSTEM FOR

DISPENSING MONEY ORDERS, WIRE TRANSFER

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USSN 10/699,978 Filed: 11/3/03

James J. Hamill Docket No. 79739/6339

Page 52 of 61 (312) 577-7000

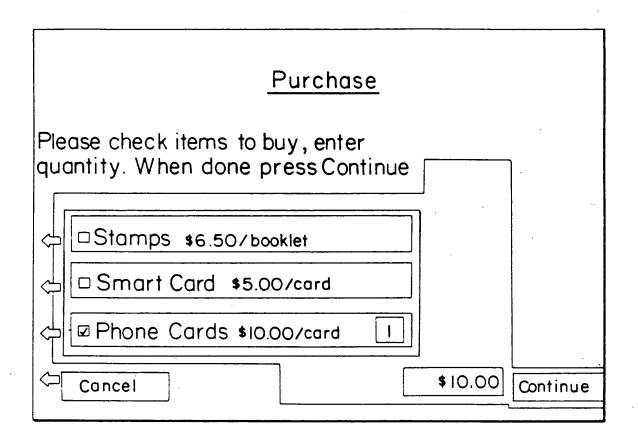


FIG. 21

Robin Haley Gustin et al. AUTOMATED BANKING SYSTEM FOR DISPENSING MONEY ORDERS, WIRE TRANSFER AND BILL PAYMENT USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 (312) 577-7000 Page 53 of 61 770 **PURCHASES SCREEN** FIG. 21A 772 -CHOOSE CANCEL WHAT TO BUY 776 CANCEL QUANTITY -778 OTHER YES PURCHASE 780 NO WITHDRAW FROM ACCOUNT CASH METHOD OF CREDIT **SMART PAYMENT** CARD CARD 782 CASH CREDIT SMART WITHDRAW PAYMENT CARD CARD SCREEN **SCREEN** PAYMENT **PAYMENT** SCREEN SCREEN 784 786 788 DISPENSE MERCHANDISE FROM MERCHANDISE DISPENSERS 790 796 PRINT OUT RECEIPT IS WITH RECEIPT 792 NO CARD IN PRINTER CARD READER YES EJECT CARD OTHER NO YES TRANSACTION 798 SERVICE TO **OPTIONS** WELCOME 774 SCREEN **SCREEN** 794 800

USSN 10/699,978 Page 54 of 61

Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 (312) 577-7000

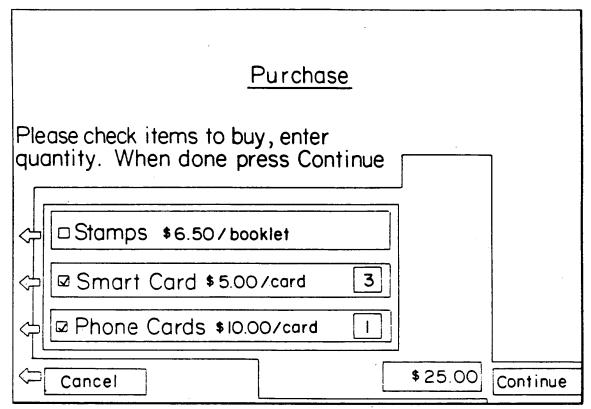
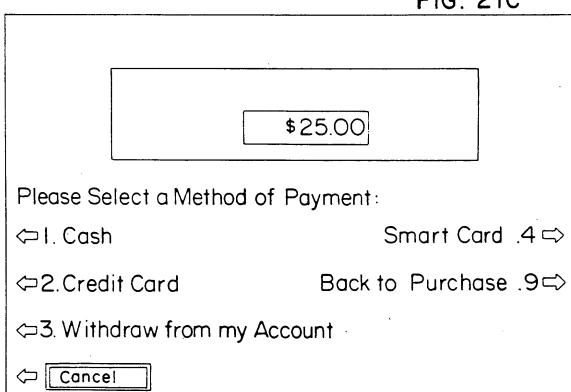


FIG. 21B

FIG. 21C



USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 55 of 61 (312) 577-7000

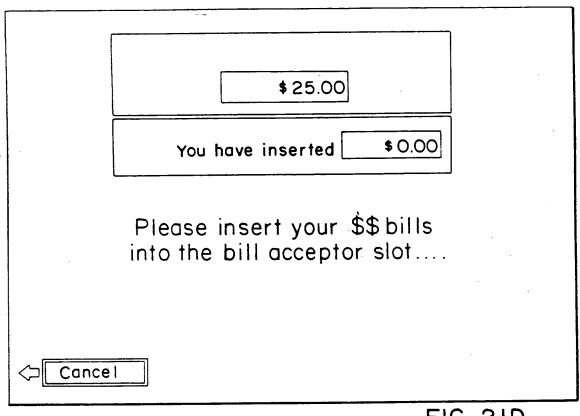
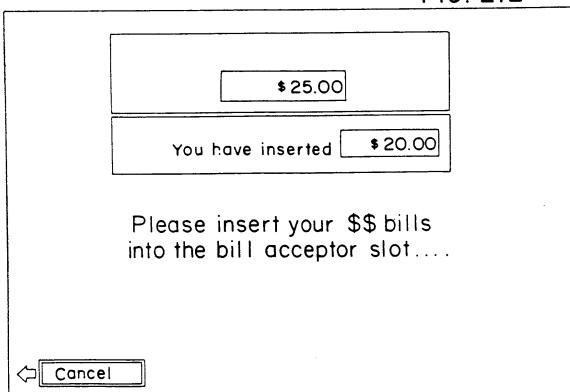


FIG. 21D

FIG. 21E



USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 56 of 61 (312) 577-7000

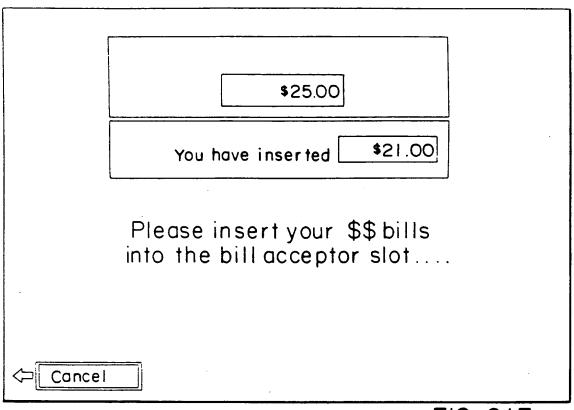
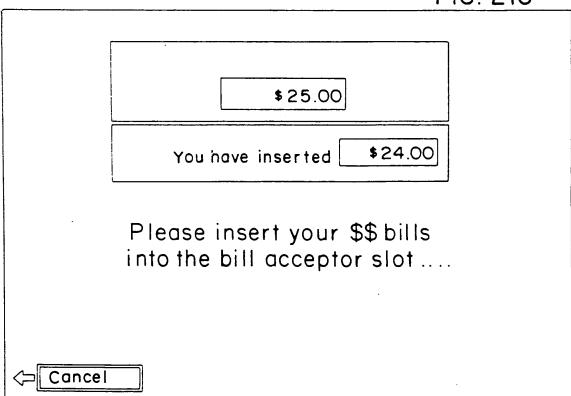


FIG. 21F

FIG. 2IG



USSN 10/699,978 Filed: 11/3/03 James J. Hamill Docket No. 79739/6339 Page 57 of 61 (312) 577-7000

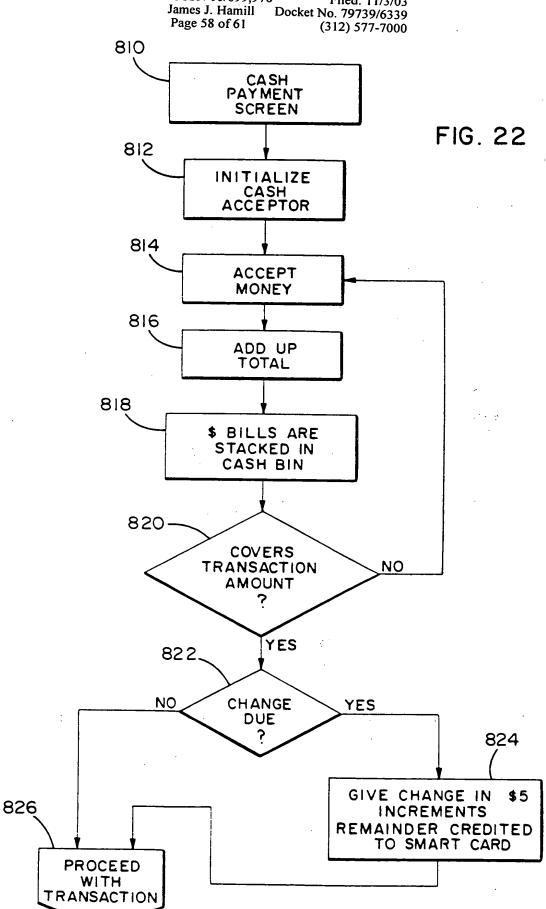
Please Take Your Merchandise Please take your receipt Thank you....

FIG. 21I

# Purchase Please check items to buy, enter quantity. When done press Continue | Stamps \$6.50/booklet | | Smart Card \$ 2.50/card | | Phone Cards \$ 10.00/card | | Cancel | Grand Total | \$ 0.00 | Continue |

USSN 10/699,978

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Robin Haley Gustin et al.

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DISPENSING MONEY ORDERS, WIRE TRANSFER

AND BILL PAYMENT

USSN 10/699,978 Filed: 11/3/03

James J. Hamill Docket No. 79739/6339

Page 59 of 61 (312) 577-7000

## Change Due

This machine can dispense CASHonly in \$5 increments We still owe you \$3.50 Please choose how you would like to receive that

- <□ I. Credit To My Smart Card
- □ 2. Deposit into My Bank Account

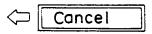


FIG. 23

Robin Haley Gustin et al. AUTOMATED BANKING SYSTEM FOR DISPENSING MONEY ORDERS, WIRE TRANSFER AND BILL PAYMENT USSN 10/699,978 Fi Filed: 11/3/03 Docket No. 79739/6339 (312) 577-7000 James J. Hamill Page 60 of 61 CHECK/ PAYMENT BILL HOLDING MECHANISE MAGSTIPE/ SMART CARD READER 64 30 23 MODEM CASH DISPENSER DATA BACKUP DEVICE 62 22. 53 CASH ACCEPTER 26,27 AUXILIARY USER INPUT DEVICE 219 SERIAL COMMUNICATION 83 TELEPHONE CALLING CARD VENDOR 20 62a <u>@</u> KEYBOARD FULL SIZE TOUCH SCREEN LIMITING RESISTORS CURRENT 58,60 PAYMENT BILL SCANNER STAMP VENDOR 133MHz CHECK/ 32 Mb RAM 2.1 Gb HD0 HOST COMPUTER PENTIUM 88 LOTTERY TICKET VENDOR SCSI N 29 1/0 BOARD DIGITAL MONEY ORDER PRINTER 92 87 COMMUNICATION PARALLEL SMART CARD VENDOR 62b RECEIPT PRINTER FIG. 24 890.  $\overline{\mathbf{c}}$ ည

USSN 10/699,978

Filed: 11/3/03 James J. Hamill Docket No. 79739/6339

Page 61 of 61

(312) 577-7000

